

REMARKS

Application as examined included claims 1-14, 16-17 and 19-22. Claims 15 and 18 have been previously cancelled. In the present response, claims 1 and 11 have been amended. Claims 2-10, 12-14, 16-17 and 19-22 are unchanged.

Claims 1-11, 14 and 20 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Knox (U.S. Published Patent Application No. 2002/0194122) in view of Bonalle (U.S. Published Patent Application No. 2006/0020558). Claims 12-13, 16-17 and 19 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Knox in view of Bonalle, further in view of Wu (U.S. Published Patent Application No. 2003/0046249). Claims 21 and 22 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Knox in view of Bonalle, further in view of Meier (U.S. Published Patent Application No. 2003/0102376).

Knox describes a process for determining whether a prepaid card customer is credit worthy by analyzing deposits and purchases transactions associated with the account of the customer and advancing credit on prepaid card purchases in response to the determination of creditworthiness. Bonalle describes a system and methods for biometric security using multiple biometrics in a smartcard-reader system.

Wu describes a prepaid card terminal connected via a global communications network to a remote central server adapted to store and maintain account data associated with a prepaid card. Meier describes a system for processing image data, corresponding to a scene, comprising an imaging device and an image reading instruction indicia.

Applicants express appreciation to Examiner Virpi Kanervo for the courtesy of an interview, which was granted to Applicants' representative, Sanford T. Colb (Reg. No. 26,856). The interview was held in the USPTO on July 29, 2008. The substance of the interview is set forth in the Interview Summary.

At the interview, claim 1 was discussed vis-à-vis the prior art of Knox. The Interview Summary states, in relevant part, "The prior art references and amendment to claim 1 were discussed. It was agreed that 'a credit card associated with said prepaid card issuer' could mean 'a credit card account of said prepaid card issuer.' Amendment with this meaning appears to distinguish over the prior art."

As suggested at the interview, applicants have amended claims 1 and 11 to more clearly recite the method and the point of sale terminal of the present invention. Claim 1 has been amended to recite "processing a prepaid card transaction as a credit card transaction employing a credit card account of said prepaid card issuer, which credit card account is identified by a credit card number which is different from said identification indicia of said prepaid card." Claim 11 has been similarly amended to recite: "a processor, operative to identify a credit card number associated with a credit card account of said prepaid card issuer, which credit card number which is different from said prepaid card identification indicia."

Applicant respectfully submits that neither Knox nor Bonalle, alone or in combination, shows or suggests a method for processing prepaid card transactions including, inter alia, processing a prepaid card transaction as a credit card transaction employing a credit card account of a prepaid card issuer, which credit card account is identified by a credit card number which is different from identification indicia of a prepaid card, as recited in amended claim 1. Applicant respectfully submits that none of the cited prior art, alone or in combination, shows or suggests a method for processing prepaid card transactions including, inter alia, processing a prepaid card transaction as

a credit card transaction employing a credit card account of a prepaid card issuer, which credit card account is identified by a credit card number which is different from identification indicia of a prepaid card, as recited in amended claim 1 and that claim 1 is therefore patentable.

Applicant respectfully submits that neither Knox nor Wu, alone or in combination, shows or suggests a point of sale terminal including, inter alia, a processor operative to identify a credit card number associated with a credit card account associated with a prepaid card issuer, which credit card number is different from the prepaid card identification indicia, as recited in amended claim 11. Applicant respectfully submits that none of the cited prior art, alone or in combination, shows or suggests a point of sale terminal including, inter alia, a processor operative to identify a credit card number associated with a credit card account of a prepaid card issuer, which credit card number is different from prepaid card identification indicia, as recited in amended claim 11 and that claim 11 is therefore patentable.

Claims 2-10 and 21-22 each depend directly or ultimately from claim 1 and recite additional patentable subject matter and therefore are deemed allowable. Claims 12-14, 16-17 and 19-20 each depend directly or ultimately from claim 11 and recite additional patentable subject matter and therefore are deemed allowable.

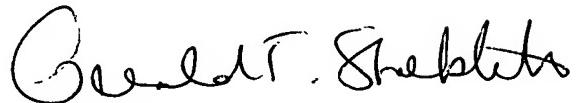
Applicant has carefully studied the remaining prior art of record herein and concludes that the invention as described and claimed in the present application is neither shown in nor suggested by the cited art.

Applicant reserves the right to pursue the claims as filed in the context of a continuation application.

Applicant hereby requests reconsideration and reexamination thereof.

With the above amendments and remarks, this application is considered ready for allowance and applicant earnestly solicits an early notice of same. Should the Examiner be of the opinion that a telephone conference would expedite prosecution of the subject application, he is respectfully requested to call the undersigned at the below listed number.

Respectfully submitted,



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